



Order Filed on June 27, 2017 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

DISTRICT OF NEW JERSEY  
UNITED STATES BANKRUPTCY COURT

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Michael E Blaine, Esq. (ID #018132006)  
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A LLP Formed in the State of New York  
30 Montgomery Street, Suite 1205  
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(518) 786-9069  
Attorneys for Creditor, Bayview Loan Servicing, LLC

In Re:

HERMINIO ZEPEDA

Debtor.

Case No.: 16-28008-JNP

Judge: Hon. Jerrold N. Poslusny, Jr.

Chapter: 13

**CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: June 27, 2017**

A handwritten signature in dark ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

**DISTRICT OF NEW JERSEY  
UNITED STATES BANKRUPTCY COURT**

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**In Re:**

**HERMINIO ZEPEDA**

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Case No.: 16-28008-JNP

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Chapter: 13

**CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY**

WHEREAS, Bayview Loan Servicing, LLC (hereinafter "creditor") moved for an Order, pursuant to 11 U.S.C. Section 362(d)(1), authorizing relief from automatic stay, herein; and

WHEREAS, the parties have agreed to resolve the instant dispute by this Consent Order;

NOW THEREFORE, the creditor and debtor hereby agree as follows:

1. That the debtor shall pay the post-petition default of \$20,364.12 (Representing post-petition payments for the months of October 1, 2016 through June 1, 2017), by making a payment in the amount of \$13,774.74 to be received by the Creditor no later than June 30, 2017. The remaining post-petition default in the amount of \$6,586.38 shall be made while continuing regular monthly payments, by a series of payments to the creditor as follows:

(1) Debtor shall make one payment in the amount of \$3,293.19 to the creditor no later than July 15, 2017;

(2) Debtor shall make one payment in the amount of \$3,293.19 to the creditor no later than August 10, 2017;

(3) Debtor shall make one payment in the amount of \$3,293.19 to the creditor no later than

September 5, 2017;

(4) Debtor shall make one payment in the amount of \$3,293.19 to the creditor no later than October 1, 2017;

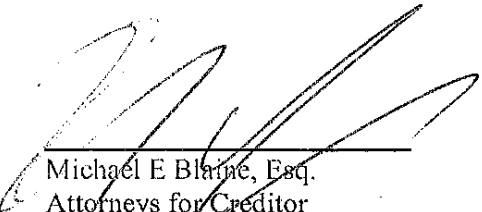
(5) Debtor shall make one payment in the amount of \$3,293.19 to the creditor no later than November 1, 2017;

(6) Debtor shall make one payment in the amount of \$3,293.19 to the creditor no later than December 1, 2017;

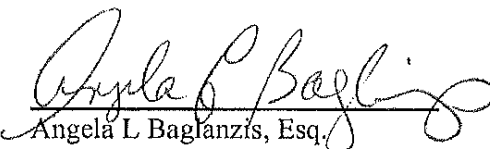
2. That the debtor will continue to make the regular monthly payments pursuant to the terms of the Note and Mortgage in a timely fashion commencing with the payment due on or before January 1, 2018.

3. In the event debtor fails to make any payment called for in this Consent Order thirty (30) days of the due date, creditor may submit a certification of default and a proposed Order for Relief from Automatic Stay to the Court and serve a copy of such certification of default upon the debtors and counsel for debtors. Fourteen (14) days after receipt of a certification of default, the Court will enter an Order granting the creditor relief from the automatic stay unless the debtor has filed an objection to the certification of default specifying reasons for the objection; in which case the Court will set a hearing on the objection.

4. The debtor shall reimburse the creditor through the Chapter 13 Plan for its attorneys' fees in the amount of \$350.00 and costs of \$181.00 for bringing the motion for relief from the automatic stay.

  
Michael E Blaine, Esq.  
Attorneys for Creditor  
Schiller, Knapp, Lefkowitz & Hertzell, LLP  
30 Montgomery Street, Suite 1205  
Jersey City, New Jersey 07302

Date: June 27, 2017

  
Angela L Baglanzis, Esq.  
Attorney for Debtor  
Obermayer Rebmann Maxwell & Hippel  
200 Lake Drive East, Suite 110  
Cherry Hill, New Jersey 08002

Date: June 26, 2017

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Herminio Zepeda  
Debtor

Case No. 16-28008-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Jun 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2017.

db +Herminio Zepeda, 8 Baldwin Drive, Sicklerville, NJ 08081-4438  
aty +Angela L Baglanzis, Obermayer Rebmann Maxwell & Hippel, 200 Lake Drive East, Suite 110,  
Cherry Hill, NJ 08002-1171

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 29, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com,  
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Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
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Michael Frederick Dingerdissen on behalf of Creditor CALIBER HOME LOANS, INC.  
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R. A. Lebron on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bankruptcy@feinsuch.com  
TOTAL: 10